

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on October 14, 2005 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Alexis Marie Harris
8284 Gethsemane Ct. #18
Mechanicsville, VA 23111

Case Number:
05-41756-DOT

Social Security/Taxpayer ID Nos.:
xxx-xx-0094

Attorney for Debtor(s) (name and address):
Andrew George Adams III
100 E Main Street
Richmond, VA 23219
Telephone number: (804) 649-1000

Bankruptcy Trustee (name and address):
Harry Shaia, Jr
Spinella, Owings & Shaia, P.C.
8550 Mayland Drive
Richmond, VA 23294
Telephone number: (804) 747-0920

Meeting of Creditors:

Date: **November 15, 2005**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 600 E. Main St., Suite 120, Richmond, VA 23219**

All Debtors are requested to be present at this location one-half hour before their meeting to hear the Trustee's announcements and to view a video about the rights and responsibilities of Chapter 7 Debtors.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts:

January 17, 2006

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
1100 East Main Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

VCIS 24-hour case information:
Toll Free 1-800-326-5879

Date: October 19, 2005

EXPLANATIONS

FORM B9A (12/037)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
– – Refer to Other Side for Important Deadlines and Notices – –	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://vaeb.uscourts.gov/ebn/index.htm or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0422-7
Case: 05-41756

User: sewardt
Form ID: B9A

Page 1 of 1
Total Served: 33

Date Rcvd: Oct 20, 2005

The following entities were served by first class mail on Oct 22, 2005.

db +Alexis Marie Harris, 8284 Gethsemane Ct. #18, Mechanicsville, VA 23111-6404
aty +Andrew George Adams, III, 100 E Main Street, Richmond, VA 23219-2112
tr +Harry Shaia, Jr, Spinella, Owings & Shaia, P.C., 8550 Mayland Drive, Richmond, VA 23294-4704
7285969 +BYL Services, PO Box 569, Malvern, PA 19355-0569
7285968 +Bloockbuster, 2621 West Hundred Rd., Chester, VA 23831-2308
7285970 +Cap One Bk, Po Box 85520, Richmond, VA 23285-5520
7285971 +Capital Recovery Service, P.O. Box 1170, Fairfax, VA 22030-1170
7285972 +City of Colonial Heights, Treasurer, PO 3401, Col Heights, VA 23834-9001
7285973 +Columbia Gas, PO Box 830005, Baltimore, MD 21283-0005
7285974 +Credit Protection Association, 13355 Noel Rd, Dallas, TX 75240-6602
7285975 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
7285976 +Gulf State Credit, LLC, PO Box 105507, Atlanta, GA 30348-5507
7285977 +Hanover Townhouses, 425 E. Broadway St. Apt 1, Hopewell, VA 23860-2850
7285978 +John Randolph Medical Center, P.O. Box 31172, Tampa, FL 33631-3172
7285979 +L.C. System, Inc., 444 Hwy 96 East, PO Box 64887, Saint Paul, MN 55164-0887
7285980 +Marks And Morgan, 375 Ghent Rd, Akron, OH 44333-4601
7285982 +Movie Gallery, 900 West Main St., Dothan, AL 36301-1410
7285984 +NCO Financial Systems, PO Box 41457, Philadelphia, PA 19101-1457
7285983 +Nco Financial Systems, Pob 41466, Philadelphia, PA 19101-1466
7285985 North Shore Agency, Inc, P.O. Box 8909, Westbury, NY 11590-8909
7285986 Plaza Associates, PO Box 18008, Hauppauge, NY 11788-8808
7285987 +Portfolio Acquisitions, 2425 Commerce Ave Ste 10, Duluth, GA 30096-8913
7285988 +Providian, PO Box 660763, Dallas, TX 75266-0763
7285989 +Rob Minton, 2226 Wyngate Dr., Hillsborough, NC 27278-9534
7285990 Scholastic Book Services, PO Box 5011, Montville, NJ 07045-5011
7285991 +SunCom, P.O. Box 6270, Glen Allen, VA 23058-6270
7285992 +Suntrust Bank, P.O.Box 85673, Richmond, VA 23285-5673
7285993 VCU Health System-MCV Hosp, PO Box 980462, Richmond, VA 23298-0462
7285994 +Virginia American Water, PO Box 580493, Charlotte, NC 28258-0493
7285995 +Virginia Emergancy Physcians, Lockbox 4469, PO Box 85080, Richmond, VA 23285-4000
7285996 +Virginia Physcians for Women, PO BOX 6829, Richmond, VA 23230-0829
7285997 +Wachovia, PO Box 563966, Charlotte, NC 28256-3966
7285998 +Wash Mutual/Providian, 4900 Johnson Dr, Pleasanton, CA 94588-3308

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7285981 MCV Physcians, PO Box 4466

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2005

Signature:

